Certificate Number: 14751-PAM-DE-027785214

Bankruptcy Case Number: 16-02368



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>July 20, 2016</u>, at 7:52 o'clock <u>PM PDT</u>, <u>Rosemarie Gerstein</u> completed a course on personal financial management given <u>by internet</u> by <u>\$0\$</u> <u>BK Class Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: July 21, 2016 By: /s/Laura E Hauptman for AMEY AIONO

Name: AMEY AIONO

Title: Certified Credit Counselor